

In re:  
Gary Marquez  
Debtor

Case No. 23-12946-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Jan 12, 2024

Form ID: 318

Total Noticed: 18

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2024:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>   |
|-----------------|---|
| db              | + Gary Marquez, 5420 N Halbea Street, Bethlehem, PA 18017-9243  |
| 14818918        | Commonwealth of PA, Dept of Revenue, Bureau of Compliance - Liens Section, PO Box 280948, Harrisburg, PA 17128-0948 |
| 14818920        | + Demetrios H. Tsarouhis, Esquire, 21 S 9th Street, Suite 200, Allentown, PA 18102-4861                             |

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>                   | <b>Date/Time</b>     | <b>Recipient Name and Address</b>  |
|-----------------|---|----------------------|--|
| smg             | + Email/Text: taxclaim@countyofberks.com            | Jan 13 2024 00:13:00 | Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300                                     |
| smg             | + Email/Text: usapae.bankruptcynotices@usdoj.gov    | Jan 13 2024 00:14:00 | U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| 14818914        | + Email/Text: backoffice@affirm.com                 | Jan 13 2024 00:14:00 | Affirm Inc, 650 California St - FL 12, San Francisco, CA 94108-2716  |
| 14818915        | + Email/PDF: bncnotices@becket-lee.com              | Jan 13 2024 00:21:48 | American Express, PO Box 981537, El Paso, TX 79998-1537  |
| 14818916        | + EDI: CAPITALONE.COM                               | Jan 13 2024 05:12:00 | Capital One, PO Box 31293, Salt Lake City, UT 84131-0293   |
| 14818917        | + Email/Text: bankruptcy@cavps.com                  | Jan 13 2024 00:14:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321                                |
| 14818919        | + Email/PDF: creditonebknotifications@resurgent.com | Jan 13 2024 00:21:55 | Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875  |
| 14818921        | EDI: DISCOVER                                       | Jan 13 2024 05:12:00 | Discover Bank, PO Box 15316, Wilmington, DE 19850  |
| 14818922        | + EDI: IRS.COM                                      | Jan 13 2024 05:12:00 | IRS, Department of Treasury, PO Box 7346, Philadelphia, PA 19101-7346  |
| 14818923        | Email/Text: kramble@lendmarkfinancial.com           | Jan 13 2024 00:13:00 | Lendmark Financial SVC LLC, 2118 Usher St NW, Covington, GA 30014-2434                                       |
| 14818924        | + EDI: CITICORP                                     | Jan 13 2024 05:12:00 | Macy's/DSNB, PO Box 6789, Sioux Falls, SD 57117-6789   |
| 14818925        | + EDI: AISMIDFIRST                                  | Jan 13 2024 05:12:00 | Midland MTG/MidFirst, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051  |
| 14829061        | EDI: PENNDEPTREV                                    | Jan 13 2024 05:12:00 | PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946                      |
| 14829061        | Email/Text: RVSVCBICNOTICE1@state.pa.us             | Jan 13 2024 00:13:00 | PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946                      |
| 14818926        | Email/Text: Bankruptcy.Notices@pnc.com              | Jan 13 2024 00:13:00 | PNC Bank, PO Box 5580, Cleveland, OH 44101   |
| 14818927        | Email/PDF: OGCRegionIIIBankruptcy@hud.gov           |                      |  |

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Jan 13 2024 00:34:57

Secretary of Housing & Urban Development, 451  
Seventh Street SW, Washington, DC 20410-8000

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2024 at the address(es) listed below:

| Name                       | Email Address  |
|----------------------------|--|
| CHARLES LAPUTKA            | on behalf of Debtor Gary Marquez claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com |
| MICHAEL PATRICK FARRINGTON | on behalf of Creditor MIDFIRST BANK mfarrington@kmllawgroup.com                                    |
| ROBERT W. SEITZER          | rseitzer@karalislaw.com PA93@ecfcbis.com;jhysley@karalislaw.com                                    |
| United States Trustee      | USTPRegion03.PH.ECF@usdoj.gov  |

TOTAL: 4

**Information to identify the case:**

|   |                                  |             |  |
|---|----------------------------------|-------------|--|
| Debtor 1  | Gary Marquez                     |             | Social Security number or ITIN xxx-xx-9697 |
|   | First Name                       | Middle Name | EIN _____                                  |
| Debtor 2<br>(Spouse, if filing)                                 | First Name Middle Name Last Name |             | Social Security number or ITIN _____       |
|   | First Name                       | Middle Name | EIN _____                                  |
| United States Bankruptcy Court Eastern District of Pennsylvania |                                  |             |  |
| Case number: 23-12946-pmm                                       |                                  |             |  |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gary Marquez

1/11/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**